

**UNITED STATES BANKRUPTCY COURT**  
Eastern District of Virginia

**Notice of Chapter 13 Bankruptcy Case, Meeting of Creditors, & Deadlines**

The debtor(s) listed below filed a chapter 13 bankruptcy case on February 23, 2015.

You may be a creditor of the debtor. **This notice lists important deadlines.** You may want to consult an attorney to protect your rights. Electronically filed documents may be viewed on Court's web site, [www.vaeb.uscourts.gov](http://www.vaeb.uscourts.gov). Computer access available in Clerk's Office at address shown below. NOTE: The staff of the bankruptcy clerk's office cannot give legal advice.

**Creditors -- Do not file this notice in connection with any proof of claim you submit to the court.**

**See Reverse Side For Important Explanations.**

Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Michael T. Mansfield  
aka Tanner Mansfield  
7543 Bell Creek Road  
Mechanicsville, VA 23111

Amanda W. Mansfield  
aka Amanda J. White, aka Amanda W. Grose  
7543 Bell Creek Road  
Mechanicsville, VA 23111

Case Number: 15-30892-KLP  
Office Code: 3

Last four digits of Social-Security or Individual Taxpayer-ID(ITIN)  
No(s)/Complete EIN:  
xxx-xx-5306  
xxx-xx-6666

Attorney for Debtor(s) (name and address):

Christopher Mark Winslow  
Winslow & McCurry, PLLC  
1324 Sycamore Square, Suite 202C  
Midlothian, VA 23113  
Telephone number: 804-423-1382

Bankruptcy Trustee (name and address):

Suzanne E. Wade  
P.O. Box 1780  
Richmond, VA 23218-1780  
Telephone number: (804) 775-0979

**Meeting of Creditors**

Date: **April 9, 2015**

Time: **11:00 AM**

Location: **Office of the U.S. Trustee, 701 East Broad Street – Suite 4300, Richmond, VA 23219-1885**

**Deadlines:**

Papers must be *received* by the bankruptcy clerk's office by the following deadlines:

**Deadline to File a Proof of Claim**

For all creditors (except a governmental unit): **July 8, 2015**

For a governmental unit: **August 24, 2015**

**Deadline to File a Complaint to Determine Dischargeability of Certain Debts: June 8, 2015**

**Deadline to Object to Exemptions:**

Thirty (30) days after the *conclusion* of the meeting of creditors or within thirty (30) days after any amendment to the list or supplemental schedules is filed, whichever is later.

**Filing of Chapter 13 Plan and Related Motions and Hearing on Confirmation**

Local Rule 3015-2 requires attorney for debtor(s) or pro se debtor(s) to serve the Chapter 13 Plan and Related Motions on creditors and interested parties. Objections must be filed not later than 7 days prior to the date set for the confirmation hearing. **If no objections are timely filed, there will be no confirmation hearing.** Timely filed objections will be heard at the confirmation hearing scheduled to be held:

Date: **May 13, 2015**

Time: **09:10 AM**

Location: **Judge Phillips' – Courtroom, U. S. Bankruptcy Court, 701 E. Broad St., Rm. 5100, Richmond, VA 23219**

**Creditors May Not Take Certain Actions:**

In most instances, the filing of the bankruptcy case automatically stays certain collection and other actions against the debtor, the debtor's property, and certain codebtors. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay. If you attempt to collect a debt or take other action in violation of the Bankruptcy Code, you may be penalized. Consult a lawyer to determine your rights in this case.

**Creditor with a Foreign Address:**

A creditor to whom this notice is sent at a foreign address should read the information under "Claims" on the reverse side.

**Address of the Bankruptcy Clerk's Office:**

701 East Broad Street  
Richmond, VA 23219

**For the Court:**

Clerk of the Bankruptcy Court:  
William C. Redden

**McVCIS 24-hour case information:**

Toll Free 1-866-222-8029

Date: February 24, 2015

## EXPLANATIONS

B9I (Official Form 9I) (12/12)

Filing of Chapter 13 Bankruptcy Case	A bankruptcy case under Chapter 13 of the Bankruptcy Code (title 11, United States Code) has been filed in this court by the debtor(s) listed on the front side, and an order for relief has been entered. Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts pursuant to a plan. A plan is not effective unless confirmed by the bankruptcy court. You may object to confirmation of the plan and appear at the confirmation hearing. A copy or summary of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on the front of this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the debtor's property and may continue to operate the debtor's business, if any, unless the court orders otherwise.
<b>Legal Advice</b>	The staff of the bankruptcy clerk's office cannot give legal advice. Consult a lawyer to determine your rights in this case.
Creditors Generally May Not Take Certain Actions	Prohibited collection actions against the debtor and certain codebtors are listed in Bankruptcy Code § 362 and § 1301. Common examples of prohibited actions include contacting the debtor by telephone, mail or otherwise to demand repayment; taking actions to collect money or obtain property from the debtor; repossessing the debtor's property; starting or continuing lawsuits or foreclosures; and garnishing or deducting from the debtor's wages. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay.
Meeting of Creditors	A meeting of creditors is scheduled for the date, time and location listed on the front side. <i>The debtor (both spouses in a joint case) must be present at the meeting to be questioned under oath by the trustee and by creditors.</i> Creditors are welcome to attend, but are not required to do so. The meeting may be continued and concluded at a later date specified in a notice filed with the court.
Claims	A Proof of Claim is a signed statement describing a creditor's claim. A Proof of Claim form ("official Form B 10") can be obtained at the United States Courts Web site: ( <a href="http://www.uscourts.gov/FormsAndFees/Forms/BankruptcyForms.aspx">http://www.uscourts.gov/FormsAndFees/Forms/BankruptcyForms.aspx</a> ) or at any bankruptcy clerk's office. A secured creditor retains rights in its collateral regardless of whether that creditor files a Proof of Claim. If you do not file a Proof of Claim by the "Deadline to file a Proof of Claim" listed on the front side, you might not be paid any money on your claim from other assets in the bankruptcy case. To be paid you must file a Proof of Claim even if your claim is listed in the schedules filed by the debtor. Filing a Proof of Claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a Proof of Claim may surrender important nonmonetary rights, including the right to a jury trial. <b>Filing Deadline for a Creditor with a Foreign Address:</b> The deadlines for filing claims set forth on the front of this notice apply to all creditors. If this notice has been mailed to a creditor at a foreign address, the creditor may file a motion requesting the court to extend the deadline. <b>Any attachment must be on 8 1/2" by 11" paper. To receive an acknowledgment that your proof of claim has been received, you must provide an additional copy and postage paid, self-addressed envelope.</b> <i>Do not include this notice with any filing you make with the court.</i>
Discharge of Debts	The debtor is seeking a discharge of most debts, which may include your debt. A discharge means that you may never try to collect the debt from the debtor. If you believe that a debt owed to you is not dischargeable under Bankruptcy Code § 523 (a)(2) or (4), you must start a lawsuit by filing a complaint in the bankruptcy clerk's office by the "Deadline to File a Complaint to Determine Dischargeability of Certain Debts" listed on the front side. The bankruptcy clerk's office must receive the complaint and any required filing fee by that deadline.
Exempt Property	The debtor is permitted by law to keep certain property as exempt. Exempt property will not be sold and distributed to creditors, even if the debtor's case is converted to chapter 7. The debtor must file a list of all property claimed as exempt. You may inspect that list at the bankruptcy clerk's office. If you believe that an exemption claimed by the debtor is not authorized by law, you may file an objection to that exemption. The bankruptcy clerk's office must receive the objection by the "Deadline to Object to Exemptions" listed on the front side.
Creditor with a Foreign Address	Consult a lawyer familiar with United States bankruptcy law if you have any questions regarding your rights in this case.
Bankruptcy Clerk's Office	Any document that you file in this bankruptcy case should be filed either electronically, or with the Clerk's Office in Richmond. You may view electronically filed documents, including list of debtor's property and debts and list of property claimed exempt, on Clerk's web site, <a href="http://www.vaeb.uscourts.gov">www.vaeb.uscourts.gov</a> , or at Clerk's office in Richmond. See address on front side of this notice.
<b>— Refer to Other Side for Important Deadlines and Notices —</b>	
<p><b>LOCAL RULE DISMISSAL WARNING:</b> Case may be dismissed for failure to timely file lists, schedules and statements, or to attend meeting of creditors. (Local Bankruptcy Rules 1007–1, 1007–3, and 2003–1.) Trustee may at the meeting give notice of intention to abandon property burdensome or of inconsequential value or intent to sell nonexempt property that has an aggregate gross value less than \$2,500. Objections thereto must be filed pursuant to Local Bankruptcy Rules 6004–2 and 6007–1.</p> <p><b>PAYMENT OF FEES FOR RICHMOND CASE AND ADVERSARY FILINGS AND MISCELLANEOUS REQUESTS:</b> Exact Change Only accepted as of February 4, 2008, for payment of fees and services. Payment may be made by non-debtor's check, money order, cashier's check or a 'not to exceed check' made payable to Clerk, U.S. Bankruptcy Court, or any authorized non-debtor's credit card.</p> <p><i>Electronic bankruptcy notices are delivered faster than the U.S. Mail if you have a PC with Internet connection or a Fax machine. For more information, go to <a href="http://ebn.uscourts.gov">http://ebn.uscourts.gov</a> or call, toll free: 877–837–3424. Case/docket information available on Internet @ <a href="http://www.vaeb.uscourts.gov">www.vaeb.uscourts.gov</a></i></p>	

## Certificate of Notice Page 3 of 4

United States Bankruptcy Court  
Eastern District of VirginiaIn re:  
Michael T. Mansfield  
Amanda W. Mansfield  
DebtorsCase No. 15-30892-KLP  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0422-7

User: cummingsj  
Form ID: B9IPage 1 of 2  
Total Noticed: 54

Date Rcvd: Feb 24, 2015

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 26, 2015.

db/jdb +Michael T. Mansfield, Amanda W. Mansfield, 7543 Bell Creek Road,  
Mechanicsville, VA 23111-3703

tr Suzanne E. Wade, P.O. Box 1780, Richmond, VA 23218-1780

12771937 BB & T, 4251 Fayetteville Rd., Munich, ND 58352-0000

12771938 Bon Secours Mem. Regional Med., 8620 Atlee Road, Mechanicsville, VA 23116-0000

12771940 +Chippenham Johnston-Willis, Post Office Box 13620, Richmond, VA 23225-8620

12771942 +Clarity Services, Inc., P.O.Box 5717, Clearwater, FL 33758-5717

12771943 +Continental Emergency Services, 111 Bulifants Blvd. Suite B, Williamsburg, VA 23188-5711

12771944 Country Door, 1112 7th Avenue, Monroe, WI 53566-1364

12771947 ++DOMINION VIRGINIA POWER, PO BOX 26666, 18TH FLOOR, RICHMOND VA 23261-6666  
(address filed with court: Dominion Virginia Power, Attn: System Credit,  
Post Office Box 26666, Richmond, VA 23261-0000)

12771950 ++FOCUSED RECOVERY SOLUTIONS, 9701 METROPOLITAN COURT, STE B, RICHMOND VA 23236-3690  
(address filed with court: Focused Recovery Solution, 9701 Metropolitan Ct, Suite B,  
Richmond, VA 23236-3662)

12771956 Gettington, PO Box 166, Newark, NJ 07101-0166

12771955 +Gettington, 6509 Flying Cloud Dr, Eden Prairie, MN 55344-3307

12771957 Hanover County, M. Scott Miller, Treasurer, PO Box 91730, Richmond, VA 23291-1730

12771958 Haverly's Furniture Co. Inc., Corporation Service Company, P.O. Box 1463,  
Richmond, VA 23218-1463

12771962 +Jeff Emmett, President, GE Capital, 140 Wekiva Springs Road, Longwood, FL 32779-3604

12771964 +John Randolph Medical Center, P. O. Box 538658, Atlanta, GA 30353-8658

12771965 +Joseph W. Elrod, Jr. DDS, Bryson K. Dunham D.D.S., 7516 Right Frank Rd.,  
Mechanicsville, VA 23116-3827

12771966 +MCV Physicians, PO Box 91747, Richmond, VA 23291-9747

12771970 +Mnet Financial, 8262 Atlee Rd., Suite 100, Mechanicsville, VA 23116-1816

12771971 +Mnet Financial, 95 Argonaut, Suite 250, Aliso Viejo, CA 92656-4142

12771972 ++NATIONWIDE INSURANCE, SERVICE OF PROCESS TEAM, ONE NATIONWIDE PLAZA, MAIL CODE 1-30-403,  
COLUMBUS OH 43215-2226  
(address filed with court: Nationwide, One Nationwide Plaza, Columbus, OH 43215-0000)

12771973 +One Hampton Medical, 3475 Monentum Place, Chicago, IL 60689-0001

12771974 +PFS, 5400 D. Glenside Drive, Henrico, VA 23228-3996

12771975 +Professional Anesthesia Group, 8260 Atlee Road, Mechanicsville, VA 23116-1844

12771976 +Pulmonary Associates of Rich, 1000 Boulders Pkwy 102, Richmond, VA 23225-5515

12771978 +Radiology Assoc. of Richmond, P.O. Box 13343, Richmond, VA 23225-0343

12771980 Seventh Avenue, 1112 7th Avenue, Monroe, WI 53566-1364

12771981 +The Foot Ankle Center, LLC, 14205 Telegraph Rd., Woodbridge, VA 22192-4615

12771982 United Consumers, Post Office Box 4466, Woodbridge, VA 22194-4466

12771984 +Verizon - Bankruptcy Dept, P.O. Box 3397, Wilmington, IL 61702-3397

12771986 +Virginia Emergency Physicians, Post Office Box 85080, Lock Box 4387,  
Richmond, VA 23220-8387

12771935 +Winslow & McCurry, PLLC, Christopher M. Winslow, 1324 Sycamore Square,  
Midlothian, VA 23113-4668

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
aty

E-mail/Text: chris@chriswinslow.com Feb 25 2015 02:31:06 Christopher Mark Winslow,  
Winslow & McCurry, PLLC, 1324 Sycamore Square, Suite 202C, Midlothian, VA 23113

12771936 +EDI: BASSASSOC.COM Feb 25 2015 02:28:00 Bass & Associates, P.C.,  
3936 E. Ft. Lowell Rd; #200, Tucson, AZ 85712-1083

12771939 +EDI: CAPITALONE.COM Feb 25 2015 02:28:00 Capital One, P.O. Box 30281,  
Salt Lake City, UT 84130-0281

12771941 +EDI: CITICORP.COM Feb 25 2015 02:28:00 Citi, Po Box 6241, Sioux Falls, SD 57117-6241

12771945 +EDI: RCSFNBMARIN.COM Feb 25 2015 02:28:00 Credit One Bank, PO Box 98875,  
Las Vegas, NV 89193-8875

12771946 +EDI: DISCOVER.COM Feb 25 2015 02:28:00 Discover Fin Svcs Llc, Po Box 15316,  
Wilmington, DE 19850-5316

12771948 +E-mail/Text: bankruptcy.notices@hdfsi.com Feb 25 2015 02:32:49 Esb/Harley Davidson Cr,  
Po Box 21829, Carson City, NV 89721-1829

12771951 EDI: RMSC.COM Feb 25 2015 02:28:00 Geurb/Amzn, Po Box 981432, El Paso, TX 79998-1432

12771952 +EDI: RMSC.COM Feb 25 2015 02:28:00 Geurb/Havertys, 950 Forrer Blvd,  
Kettering, OH 45420-1469

12771953 +EDI: RMSC.COM Feb 25 2015 02:28:00 Geurb/Jcp, P.O. Box 965009, Orlando, FL 32896-5009

12771954 +EDI: RMSC.COM Feb 25 2015 02:28:00 Geurb/Walmart Dc, Po Box 981400,  
El Paso, TX 79998-1400

12771955 +EDI: BLUESTEM.COM Feb 25 2015 02:28:00 Gettington, 6509 Flying Cloud Dr,  
Eden Prairie, MN 55344-3307

12771960 EDI: HFC.COM Feb 25 2015 02:28:00 Hsbc/Herbe, Po Box 15524, Wilmington, DE 19850-0000

12771959 +EDI: HFC.COM Feb 25 2015 02:28:00 Hsbc/Bstby, 1405 Foulk Road,  
Wilmington, DE 19803-2769

12771961 +EDI: IRS.COM Feb 25 2015 02:28:00 Internal Revenue Service, Insolvency Unit,  
Post Office Box 7346, Philadelphia, PA 19101-7346

12771963 EDI: JEFFERSONCAP.COM Feb 25 2015 02:28:00 Jefferson Capital Sys, 16 Mcleland Raod,  
Saint Cloud, MN 56303-0000

District/off: 0422-7

User: cummingsj  
Form ID: B9I

Page 2 of 2  
Total Noticed: 54

Date Rcvd: Feb 24, 2015

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

12771967 EDI: MERRICKBANK.COM Feb 25 2015 02:28:00 Merrick Bank, Post Office Box 5000,  
Draper, UT 84020-5000  
12771968 +EDI: MID8.COM Feb 25 2015 02:28:00 Midland Funding, 8875 Aero Dr. Ste 200,  
San Diego, CA 92123-2255  
12771969 +E-mail/Text: mmrgbk@miramedrg.com Feb 25 2015 02:32:03 Miramedrg, 991 Oak Creek Dr,  
Lombard, IL 60148-6408  
12771977 +Fax: 301-858-1852 Feb 25 2015 02:46:31 R.A. Rogers, Inc., P.O. Box 3302,  
Crofton, MD 21114-0302  
12771979 EDI: RECOVERYCORP.COM Feb 25 2015 02:28:00 Recovery Management Systems,  
25 SE 2nd Avenue, Suite 1120, Miami, FL 33131-1605  
12771983 EDI: USBANKARS.COM Feb 25 2015 02:28:00 Us Bank/Na Nd, 4325 17th Ave S,  
Fargo, ND 58125-0000  
12771985 E-mail/Text: bkr@taxva.com Feb 25 2015 02:32:41 Virginia Department of Taxatio,  
PO BOX 2156, Richmond, VA 23218-2156

TOTAL: 23

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

12771949 ##+Fingerhut, 11 McLeland Road, Post Office Box 2900, Saint Cloud, MN 56395-0001  
TOTALS: 0, \* 0, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices  
will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The  
debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner  
shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security  
Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the  
bankruptcy rules and the Judiciary's privacy policies.**

Date: Feb 26, 2015

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)  
system on February 24, 2015 at the address(es) listed below:

Christopher Mark Winslow on behalf of Debtor Michael T. Mansfield chris@chriswinslow.com,  
winslowparalegal@gmail.com  
Christopher Mark Winslow on behalf of Joint Debtor Amanda W. Mansfield chris@chriswinslow.com,  
winslowparalegal@gmail.com  
Suzanne E. Wade station08@ricva.net, ecfsummary@ricva.net

TOTAL: 3